

FROM VACATION TO VALUATION: HOW SOUTHWEST FLORIDA TURNS VISITORS INTO INVESTORS

FEB 2026

By Gary Tasman, CEO & Principal Broker at Cushman & Wakefield | Commercial Property Southwest Florida

In a high-tax, high-volatility environment, investors are asking a sharper question this year:

Where can my capital work harder, and where do I actually want to build long-term presence?

Across the country, tax drag, regulatory complexity, and slowing population growth are compressing returns. At the same time, lifestyle priorities are shifting. Investors aren't just evaluating assets anymore, they're also evaluating geography.

Increasingly, Southwest Florida is becoming the answer.



When Tax Structure Changes the Math

For investors seeking efficiency and long-term positioning, Florida's tax environment immediately alters performance metrics.

With:

- No state income tax
- No state capital gains tax
- No sales tax on commercial leases

Capital retention improves before appreciation is even considered.

Layer in commercial real estate strategies such as accelerated depreciation through cost segregation, the ability to defer gains via 1031 exchanges, and the deductibility of mortgage interest and operating expenses. Ownership then becomes structured for growth and performance.

For many investors coming from higher-tax markets, the difference is material.



The Fundamentals Confirm the Momentum

Tax efficiency alone doesn't create durable opportunity. Population and income growth do. Southwest Florida's long-term trajectory continues to validate investor interest:

- Population growth reached 2.4 percent year over year.
- The region is projected to add approximately 109,000 residents between 2025 and 2030 making for a 7.2 percent increase.
- The workforce expanded 12 percent from 2019 to 2024, double the national growth rate.
- Median household income has risen to \$82,200, now exceeding major Florida metros including Tampa, Fort Lauderdale, Miami, and Jacksonville.

These are not seasonal fluctuations. They are structural shifts driving demand across office, industrial, medical, and retail sectors.

Institutional Investment Signals Long-Term Conviction

Public-sector infrastructure rarely scales without long-term confidence.

Southwest Florida is seeing that validation in real time.

A \$1.7 billion expansion at Southwest Florida International Airport, along with billions in statewide transportation funding that includes \$7 billion through Florida's Moving Florida Forward initiative and more than \$12 billion in programmed capacity improvements, continues to enhance connectivity, accessibility, and long-term economic competitiveness.

Institutional capital and public infrastructure are moving in alignment with demographic growth. That convergence matters.

The Seasonal Advantage Few Markets Replicate

There is another dynamic at work, one that doesn't always show up in spreadsheets.

Many investors first experience Southwest Florida as seasonal residents. They come for the climate, the lifestyle, and the work-life balance. With an average annual temperature near 78 degrees, the region draws visitors year after year.

But something else happens.

- Familiarity becomes confidence.
- Confidence becomes business activity.
- Business activity becomes investment.

In 2025, Southwest Florida International Airport recorded more than 11.154 million passengers, surpassing prior records and underscoring the continued influx of seasonal residents and visitors.

That recurring population surge fuels retail performance, healthcare utilization, and service demand while supporting strong occupancy and consistent peak-season economic activity.

What begins as a winter visit often evolves into a long-term capital strategy.



The Strategic Choice

Investors today face a clear tension:

Remain anchored in markets where taxation and slower growth compress returns, or reposition in regions where tax efficiency, population expansion, and infrastructure investment align.

Southwest Florida offers a rare convergence of financial performance and quality of life. The fundamentals support it. Institutional investment reinforces it. Migration patterns confirm it.

For many, the shift is no longer just personal. It's strategic.

Southwest Florida is not simply attracting visitors. It is converting them into long-term investors.

In markets defined by growth and transition, clarity and local insight determine who captures lasting value.

We're Here to Help

As both a brokerage and full-service property management firm, **Cushman & Wakefield | Commercial Property Southwest Florida** is committed to supporting you.

 Call us at 239-489-3600

 Visit us at [cpswfl.com](https://www.cpswfl.com)

ABOUT CUSHMAN & WAKEFIELD | COMMERCIAL PROPERTY SOUTHWEST FLORIDA

Founded in 2009, Commercial Property Southwest Florida LLC is a full-service commercial real estate firm serving the entire region from Marco Island and all of Collier County to the South, to Lee, Hendry, Glades and Charlotte County to the East and North. We provide commercial real estate solutions.



GARY TASMAN

CEO & Principal Broker

Tel: +1 239 489 3600

gtasman@cpswfl.com



COMMERCIAL
PROPERTY
SOUTHWEST FLORIDA